

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melody M. Anderson
Debtor

Case No. 23-02414-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 01, 2023

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2023:

Recip ID	Recipient Name and Address
db	+ Melody M. Anderson, 246 Homestead Drive, Hanover, PA 17331-8053
5573639	Aptive Environmental, P O Box 736025, Dallas, TX 75373-6025
5573654	+ LapCorp, P O Box 224, Burlington, NC 27216-0224
5573657	Medstar Medical Group Radiology, P O Box 371863, Pittsburgh, PA 15250-7863
5573668	UPMC in Central Pa., P O Box 826813, Philadelphia, PA 19182-6813

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5573638	+ Email/PDF: bncnotices@becket-lee.com	Dec 01 2023 19:00:12	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5573641	Email/Text: rmcollections@belco.org	Dec 01 2023 18:51:00	Belco Community Credit Union, Attn: Bankruptcy Dept., 449 Eisenhower Blvd. Suite 200, Harrisburg, PA 17111
5573640	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 01 2023 18:51:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
5573642	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 01 2023 19:00:07	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
5573644	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 01 2023 18:59:56	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5573645	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 01 2023 18:59:44	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5573646	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2023 18:51:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5573647	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2023 18:51:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5573648	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2023 18:51:00	Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5573649	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2023 18:51:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5573650	Email/Text: bankruptcy_notifications@ccsusa.com	Dec 01 2023 18:51:00	Credit Collection Services, P O Box 337, Norwood, MA 02062-0337
5574954	Email/Text: mrdiscen@discover.com	Dec 01 2023 18:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5573651	+ Email/Text: mrdiscen@discover.com	Dec 01 2023 18:51:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5573652	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 01 2023 18:51:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po

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Total Noticed: 38

			Box 70379, Philadelphia, PA 19176-0379
5573643	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 01 2023 18:49:17	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5579083	+ Email/Text: RASEBN@raslg.com	Dec 01 2023 18:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5580816	Email/Text: Bankruptcy@ornlfu.com	Dec 01 2023 18:51:00	Jason L. Rogers, P. O. Box 869, Knoxville, TN 37901-0869
5573653	+ Email/Text: bankruptcynotices@tvacreditunion.com	Dec 01 2023 18:51:00	Knoxville TVA Employees CU, P.O. Box 36027, Knoxville, TN 37930-6027
5580817	+ Email/Text: bankruptcynotices@tvacreditunion.com	Dec 01 2023 18:51:00	Knoxville TVA Employees Credit Union, P.O. Box 36027, Knoxville, TN 37930-6027
5573655	Email/Text: camanagement@mtb.com	Dec 01 2023 18:51:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264
5573656	Email/Text: Bankruptcy@medstar.net	Dec 01 2023 18:51:00	MedStar Health, P O Box 411019, Boston, MA 02241-1019
5573658	Email/Text: info@bolderhealthcare.com	Dec 01 2023 18:51:00	Receivables Outsourcing LLC, P O Box 734412, Chicago, IL 60673-4415
5573659	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 01 2023 19:00:12	Synco/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5573660	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 01 2023 18:59:36	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5573661	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 01 2023 18:49:07	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5573662	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 01 2023 19:00:10	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5573663	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 01 2023 18:59:31	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5573664	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 01 2023 18:59:41	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5573665	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 01 2023 18:59:31	Synchrony Bank/Wal Mart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5573666	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 01 2023 18:48:45	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5573667	+ Email/Text: bankruptcy@bbandt.com	Dec 01 2023 18:51:00	Truist, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 85092, Richmond, VA 23286-0001
5573669	+ Email/Text: cr-bankrupt@wakeassoc.com	Dec 01 2023 18:51:00	Wakefield & Associates, LLC, 1105 Schrock Road, Suite 700, Columbus, OH 43229-1168
5573670	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 01 2023 18:59:37	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
Nicholas G. Platt	on behalf of Debtor 1 Melody M. Anderson ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Melody M. AndersonCHAPTER 13
CASE NO. _____☒ ORIGINAL PLAN

_____ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$9,000.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/23	10/28	150.00	0.00	150.00	9,000.00
				Total Payments:	\$9,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of \$-68,317.80 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Knoxville TVA Employees CU	2019 Hyundai Santa Fe 65,000 miles	6703
M&T Bank	246 Homestead Drive Hanover, PA 17331 Townhouse; Value is CMA minus 10% cost of sale	0946

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 394.00 already paid by the Debtor, the amount of \$ 4,106.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

☐ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment
Citibank	Joint Credit Card with Innocent Codebtor	\$3,044.00	0.00%	\$3,044.00

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: October 23, 2023

/s/ Nicholas G. Platt

Nicholas G. Platt 327239

Attorney for Debtor

/s/ Melody M. Anderson

Melody M. Anderson

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.